

As a below named inventor, I hereby declare that my residence, mailing address and citizenship are as stated below next to my name, and I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**MULTI-DEPOSITORY FINANCIAL TRANSACTIONS**

[ ] is attached hereto

11 was filed on

as U.S. Application Serial No.

(Atty. Dkt. No. 2802-34)

☒ was filed as PCT International application No.

PCT/US03/06626

on 6 March 2003

and (if applicable to U.S. or PCT application) was amended on

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose to the Patent Office all information known to me to be material to patentability as defined in 37 C.F.R. 1.56. I hereby claim foreign priority benefits under 35 U.S.C. 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed or, if no priority is claimed, before the filing date of this application:

Priority Foreign Application(s):

Application Number

Country

Day/Month/Year Filed

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below.

Application Number

Day/Month/Year Filed

60/362,086

7 March 2002

60/422,496

31 October 2002

I hereby claim the benefit under 35 U.S.C. 120/365 of all prior United States and PCT international applications listed above or below.

**Prior U.S./PCT Application(s):**

Application Serial No.

Day/Month/Year Filed

6 March 2003

Status: patented  
pending, abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. And on behalf of the owner(s) hereof, I hereby ask that all correspondence in this matter be directed to:

**Customer Number: 23117**

**Inventor's Signature:**

Inventor:

~~Norman~~  
(first)

MI

Understein  
(last)

United States  
(citizenship)

Residence: (city)

Potomac

(state/country)

Maryland

**Mailing Address:**

P.O. Box 60404, Potomac, Maryland

(Zip Code)

20859-0404

Date:

United States  
(citizenship)

☒ See attached sheet(s) for additional inventor(s) information!!

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34

Serial No. To Be Assigned

Group: Not Yet Assigned

Filed: Concurrently Herewith

Examiner: Not Yet Assigned

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

\* \* \* \* \*

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**EXCLUSIVE SUBSTITUTE POWER OF ATTORNEY  
AND EXCLUSIVE PROSECUTION HEREAFTER BY  
ASSIGNEE UNDER 37 C.F.R. §§ 1.36, 3.71 AND 3.73**

eDEPOSIT Corporation, being the owner of all right, title and interest in the above-identified patent application, hereby revokes all previous powers of attorney in this case, if any, and hereby appoints the attorneys of **Customer Number 23117** individually and collectively its attorneys to prosecute this application and to transact all business in the Patent and Trademark Office in connection therewith, and with the resulting patent.

eDEPOSIT Corporation also authorizes Nixon & Vanderhye to act and rely solely on instructions communicated from the person, attorney, firm or other organization sending instructions to Nixon & Vanderhye on behalf of the owner.

UNDERSTEIN

Serial No. To Be Assigned

Certificate Under 37 C.F.R. §3.73(b)

eDEPOSIT Corporation, a corporation having a place of business at 8701 Georgia Avenue, Suite 404, Silver Spring, Maryland 20910-2714 states that it is the assignee of the entire right, title and interest in the patent application identified above by virtue of an assignment from the inventors to the aforesaid assignee, a copy of the assignment being attached.

The undersigned (whose title is typed below) is empowered to sign this statement on behalf of eDEPOSIT Corporation.

eDEPOSIT Corporation

X Sept 29, 2004 By: X [Signature]  
Date Name: NORMAN UNDERSTEIN  
Title: CHAIRMAN

Attachment: Copy of Assignment

Applicant or Patentee: UNDERSTEIN Attorney's Dkt. No. 2802-34  
 Serial or Patent No.: To Be Assigned  
 Filed or Issued: Concurrently Herewith  
 For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY  
 STATUS [37 CFR 1.27(a)(1)] - PERSON**

As the below named individual, I hereby declare that I qualify as a person as defined in 37 CFR 1.27(a)(1) for purposes of paying reduced fees under Section 41 (a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled:

**MULTI-DEPOSITORY FINANCIAL TRANSACTIONS**

described in

☐ the specification filed herewith.  
☒ application Serial No. To Be Assigned, filed Concurrently Herewith  
☐ patent No. \_\_\_\_\_, issued \_\_\_\_\_

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any party that would not qualify as a person under 37 CFR 1.27(a)(1), a small business concern under 37 CFR 1.27(a)(2) or a nonprofit organization under 37 CFR 1.27(a)(3).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☐ no such person, concern, or organization  
☒ persons, concerns or organizations listed below\*

\*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

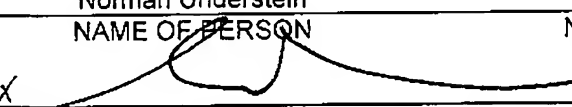
Name eDEPOSIT Corporation  
 Address 8701 Georgia Avenue, Suite 404, Silver Spring, Maryland 20910-2714  
☐ Person ☒ Small Business Concern ☐ Nonprofit Organization

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
☐ Person ☐ Small Business Concern ☐ Nonprofit Organization

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
☐ Person ☐ Small Business Concern ☐ Nonprofit Organization

I acknowledge the duty to file, in this application of patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. [37 CFR 1.27(g)]

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

<u>Norman Understein</u>		
NAME OF PERSON	NAME OF PERSON	NAME OF PERSON
		
Signature	Signature	Signature
<u>Sept 29, 2004</u>		
DATE	DATE	DATE

Applicant or Patentee: UNDERSTEIN Attorney's Dkt. No. 2802-34  
 Serial or Patent No.: To Be Assigned  
 Filed or Issued: Concurrently Herewith  
 For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY  
 STATUS [37 CFR 1.27(a)(2)] - SMALL BUSINESS CONCERN**

I hereby declare that I am

- ☐ the owner of the small business concern identified below:  
☒ an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN eDEPOSIT Corporation

ADDRESS OF CONCERN 8701 Georgia Avenue, Suite 404, Silver Spring, Maryland 20910-2714

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.802, and in 37 CFR 1.27(a)(2), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled:

**MULTI-DEPOSITORY FINANCIAL TRANSACTIONS**

by inventors UNDERSTEIN described in

- ☐ the specification filed herewith.  
☒ application Serial No. To Be Assigned, filed Concurrently Herewith  
☐ patent No. \_\_\_\_\_, issued \_\_\_\_\_

If the rights held by the above-identified small business concern are not exclusive, each person, concern or organization having rights to the invention is listed below\* and no rights to the invention are held by any person who could not qualify as a person under 37 CFR 1.27(a)(1) or by any concern which would not qualify as a small business concern under 37 CFR 1.27(a)(2), or a nonprofit organization under 37 CFR 1.27(a)(3).

Name \_\_\_\_\_

Address \_\_\_\_\_

☐ Person ☐ Small Business Concern ☐ Nonprofit Organization

Name \_\_\_\_\_

Address \_\_\_\_\_

☐ Person ☐ Small Business Concern ☐ Nonprofit Organization

\*Separate verified statement is requested from each person, concern or organization named immediately above having rights to the invention, averring to his/her/its status as a small entity. (37 CFR 1.27)

I acknowledge the duty to file, in this application of patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. [37 CFR 1.27(g)]

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INDIVIDUAL SIGNING X

TITLE IN ORGANIZATION X Chairman

ADDRESS OF INDIVIDUAL SIGNING 8701 Georgia Avenue, Suite 404, Silver Spring, Maryland 20910-2714

SIGNATURE X

DATE X Sept 29, 2004